

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

1/09/15 9:15:02  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 16, 2005, executed by JENNIFER L ARMSTRONG AND JONATHAN G POWELL, conveying certain real property therein described to ARNOLD WEISS, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PULASKI MORTGAGE COMPANY, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded May 20, 2005, in Deed Book 2220, Page 103; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Bank of America, N.A., Successor by Merger to Countrywide Bank N.A., formerly known as Countrywide Bank, FSB, formerly known as Countrywide Document Custody Services, a division of Treasury Bank, N.A. by instrument recorded on August 8, 2005 in the office of the aforesaid Chancery Clerk in Deed Book 2278, Page 78; and

WHEREAS, on December 9, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3913, Page 199; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **February 25, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

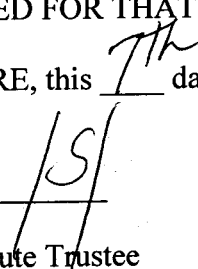
LOT 1656, SECTION C, SOUTH, DESOTO VILLAGE SUBDIVISION, SITUATED IN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 10, PAGES 3-8, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI WHICH HAS THE ADDRESS OF 3745 PEMBROOK COVE, HORN LAKE, MISSISSIPPI 38637

PROPERTY ADDRESS: The street address of the property is believed to be **3745 PEMBROOK COVE, HORN LAKE, MS 38637**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 7th day of January, 2015.

  
\_\_\_\_\_  
Rubin Lublin, LLC, Substitute Trustee  
428 North Lamar Blvd, Suite 107  
Oxford, MS 38655  
[www.rubinelublin.com/property-listings.php](http://www.rubinelublin.com/property-listings.php)  
Tel: (877) 813-0992  
Fax: (404) 601-5846

PUBLISH: 01/29/2015, 02/05/2015, 02/12/2015, 02/19/2015

2/25/15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

1/14/15 9:26:25  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 1, 2005, executed by ARTEMIS PEREZ WILLIAMS AND FRANCESCA WILLIAMS, conveying certain real property therein described to JERRY BAKER, as Trustee, for FIRST HORIZON HOME LOAN CORPORATION, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded April 20, 2005, in Deed Book 2,200, Page 58; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Deutsche Bank National Trust.Co, as Trustee for the certificateholders of IXIS Real Estate Capital Trust 2005-HE3, Mortgage Pass-Through Certificates, Series 2005-HE3 by instrument recorded on February 4, 2011 in the office of the aforesaid Chancery Clerk in Deed Book 3271, Page 385; and

WHEREAS, on May 29, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3821, Page 757; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **February 25, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 537, SECTION H, DICKENS PLACE PUD, IN SECTION 9 AND 16, TOWNSHIP 2 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 87, PAGES 27-32, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI. BEING THE SAME PROPERTY CONVEYED TO GRANTORS HEREIN BY WARRANTY DEED OF EVEN DATE BEING RECORDED SIMULTANEOUSLY HERewith.

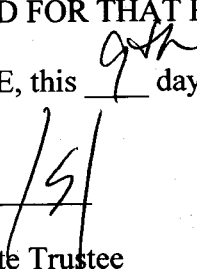
PROPERTY ADDRESS: The street address of the property is believed to be **4128 WELADAY CV, SOUTHAVEN, MS 38672**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

A copy of the above Notice of Sale has this day been mailed to the Internal Revenue Service (MS) at 1555 Poydras Street, Suite 220, Mail Stop 65, New Orleans, LA 70112-3747 .

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 9<sup>th</sup> day of January, 2015.

  
\_\_\_\_\_  
Rubin Lublin, LLC, Substitute Trustee  
428 North Lamar Blvd, Suite 107  
Oxford, MS 38655  
[www.rubinelublin.com/property-listings.php](http://www.rubinelublin.com/property-listings.php)  
Tel: (877) 813-0992  
Fax: (404) 601-5846

PUBLISH: 01/29/2015, 02/05/2015, 02/12/2015, 02/19/2015

2-25-15

1/20/15 12:20:14  
DESO TO COUNTY, MS  
W.E. DAUTS, CH CLERK

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **February 25, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

**PROPERTY ADDRESS:** The street address of the property is believed to be **6878 KENTBROOK DRIVE, HORN LAKE, MS 38637**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION  
OBTAINED WILL BE USED FOR THAT PURPOSE.

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**PUBLISH: 01/29/2015, 02/05/2015, 02/12/2015, 02/19/2015**

02-25-2015

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on January 23, 2012, WESTIN HOMES LLC, executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3403, Page 317.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated January 12, 2015, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3927, Page 790; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

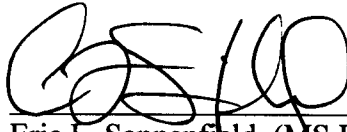
NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 25<sup>th</sup> day of February, 2015, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lots 102, 103, 104, and 105, Chickasaw Heights Subdivision, located in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 90, Pages 29-31, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

2-25-15

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 23 day of January, 2015.

A handwritten signature in black ink, appearing to read 'ESL', written over a horizontal line.

Eric L. Sappenfield (MS Bar No. 6468)  
Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
February 3, 2015  
February 10, 2015  
February 17, 2015  
February 24, 2015

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on August 14, 2014, WESTIN HOMES, L.L.C., executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3861, Page 639.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated January 12, 2015, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3929, Page 329; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

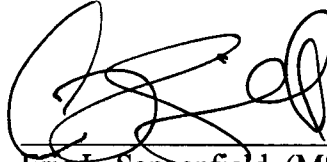
NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 25th day of February, 2015, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lots 106 and 109, Robinson Crossing, Phase II, Area 6, located in Section 11, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 104, Page 18, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

2-25-15

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 23 day of January, 2015.

A handwritten signature in black ink, appearing to read 'Eric L. Sappenfield', written over a horizontal line.

Eric L. Sappenfield (MS Bar No. 6468)  
Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
February 3, 2015  
February 10, 2015  
February 17, 2015  
February 24, 2015

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on December 19, 2013, WESTIN HOMES, L.L.C., executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3758, Page 1.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated January 12, 2015, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3927, Page 794; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 25<sup>th</sup> day of February, 2015, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

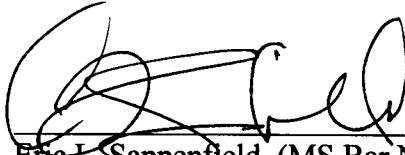
Lot 33, Laurelbrook Subdivision, located in Section 29, Township 1 South, Range 5 West, DeSoto County, Mississippi, as recorded in Plat Book 96, Pages 37-38, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

2 - 25 - 15



✓ The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 23 day of January, 2015.

A handwritten signature in black ink, appearing to read "Eric L. Sappenfield", written over a horizontal line.

Eric L. Sappenfield (MS Bar No. 6468)  
Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
February 3, 2015  
February 10, 2015  
February 17, 2015  
February 24, 2015

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on April 30, 2013, WESTIN HOMES LLC, executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3633, Page 104.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated January 12, 2015, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3927, Page 792; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

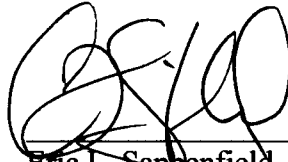
NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 25<sup>th</sup> day of February, 2015, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 64, Section B, Laurel Brook Subdivision, located in Section 29, Township 1 South, Range 5 West, DeSoto County, Mississippi, as recrded in Plat Book 108, Pages 32-33, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

2-25-15

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 23 day of January, 2015.



Eric L. Sappenfield (MS Bar No. 6468)  
Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
February 3, 2015  
February 10, 2015  
February 17, 2015  
February 24, 2015

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on August 14, 2014, WESTIN HOMES, L.L.C., executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3861, Page 616.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated January 12, 2015, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3927, Page 776; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

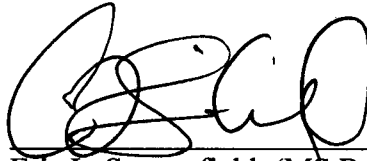
NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 25<sup>th</sup> day of February, 2015, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 106, Chickasaw Heights Subdivision, located in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 90, Pages 29-31, in the Office of the Chancery Clerk of DeSoto County, MS.

2-25-15

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 23 day of January, 2015.



Eric L. Sappenfield (MS Bar No. 6468)  
Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
February 3, 2015  
February 10, 2015  
February 17, 2015  
February 24, 2015

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on October 14, 2014, WESTIN HOMES, L.L.C., executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3890, Page 703.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated January 15, 2015, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3927, Page 788; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

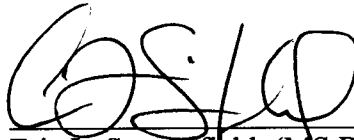
NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 25<sup>th</sup> day of February, 2015, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 98, Robinson Crossing, Phase II, Area 6, located in Section 11, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 104, Page 18, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

2-25-15

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 23 day of January, 2015.



Eric L. Sappenfield (MS Bar No. 6468)  
Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
February 3, 2015  
February 10, 2015  
February 17, 2015  
February 24, 2015

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on November 25, 2014, WESTIN HOMES, L.L.C., executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3912, Page 17.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated January 12, 2015, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3927, Page 780; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 25<sup>th</sup> day of February, 2015, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

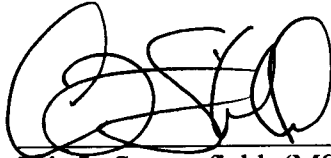
Lot 5, Phase I, Robinson Crossing PUD, located in Section 11, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 96, Page 6, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

2 - 25 - 15



The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 23 day of January, 2015.



Eric L. Sappenfield (MS Bar No. 6468)  
Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
February 3, 2015  
February 10, 2015  
February 17, 2015  
February 24, 2015

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on August 14, 2014, WESTIN HOMES, L.L.C., executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3861, Page 674.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated January 12, 2015, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3927, Page 786; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

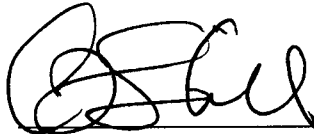
NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 25<sup>th</sup> day of February, 2015, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 97, Robinson Crossing, Phase II, Area 6, located in Section 11, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 104, Page 18, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

2 - 25 - 15

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 23 day of January, 2015.



Eric L. Sappenfield (MS Bar No. 6468)  
Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
February 3, 2015  
February 10, 2015  
February 17, 2015  
February 24, 2015

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on August 14, 2014, WESTIN HOMES, L.L.C., executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3861, Page 662.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated January 12, 2015, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3927, Page 784; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

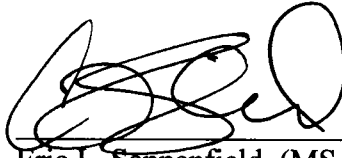
NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 25<sup>th</sup> day of February, 2015, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 101, Robinson Crossing, Phase II, Area 6, located in Section 11, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 104, Page 18, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 23 day of January, 2015.

A handwritten signature in black ink, appearing to read 'Eric L. Sappenfield', written over a horizontal line.

Eric L. Sappenfield (MS Bar No. 6468)  
Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
February 3, 2015  
February 10, 2015  
February 17, 2015  
February 24, 2015